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To: ISSUE FEE

Re: 10/719,474 Issue Fee

Firm: Commissioner of Patents

Date / Time: July 17, 2007

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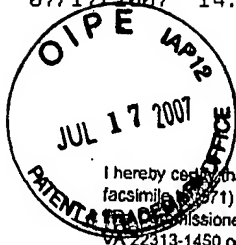
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Date: July 17, 2007

Signed:

Peter K. Trzyna (Reg. No. 32,801)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.
Serial No. : 10/719,474
Filed : November 21, 2003
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit : 3621
Examiner : VIG, Naresh

MS: ISSUE FEE
The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the
following:

1. Part B-Fee(s) Transmittal (in duplicate).

Applicant claims **small entity status**. The Commissioner is hereby authorized to
charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.




Ser. No. 10/719,474
Atty. Ref. Graff-P2-03
Art Unit 3621

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: July 17, 2007


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